

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF LEE M. PERLMAN
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In Re:

William Hertzke
Karen Hertzke

Case No.: 23-10104 MBK

Chapter: 13

Hearing Date: 02/14/2024

Judge: Kaplan

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by PNC Bank,
creditor,
A hearing has been scheduled for 02/14/2024, at 9:00 am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____.
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$_____, but have not been
accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

☒ Other (explain your answer):

We are waiting on pension money William is owed. We would like to request a
payment plan for the arrears.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 02/06/2024

/s/ William Hertzke
William Hertzke

Date: 02/06/2024

/s/ Karen Hertzke
Karen Hertzke